WHAT IS CLAIMED:

1. A method for assessing risk of a neurodegenerative disease or disorder in a subject, which method comprises comparing a level of anti-β-amyloid-42 ($A\beta_{42}$) antibody in a biological sample from a subject to a normal level, wherein a lower level in the biological sample from the subject indicates the presence of a neurodegenerative disease or disorder.

2. The method according to claim 1, wherein the biological sample is blood, serum, or plasma.

3. The method according to claim 1, wherein the normal level is determined from an average of the level of anti-$A\beta_{42}$ peptide antibody in the biological sample from a population of age-matched normal subjects who do not show any symptoms of neurodegenerative disease or disorder.

4. The method according to claim 1, wherein the normal level is determined from an average of the level of anti-$A\beta_{42}$ peptide antibody in the biological sample from a population of all subjects, including subjects who do not show any symptoms of a neurodegenerative disease or disorder.

5. The method according to claim 1, which comprises determining the level of anti-$A\beta_{42}$ antibody in the biological sample by immunoassay.

6. The method according to claim 5, wherein the immunoassay is an enzyme-linked immunosorbent assay.

7. The method according to claim 1, wherein assessing risk is diagnosing.

8. The method according to claim 2, wherein the subject is from a family that has a member or members with familial Alzheimer's Disease.

9. The method according to claim 1, wherein the subject is in his or her seventh or eighty decade.

10. A method for assessing risk of Alzheimer's Disease in a subject, which method comprises comparing a level of anti-$A\beta_{42}$ antibody in a biological sample from a subject to a normal level, wherein a lower level in the biological sample from the subject indicates the presence of Alzheimer's Disease.

11. The method according to claim 10, wherein the biological sample is blood, serum, or plasma.

12. The method according to claim 10, wherein the normal level is determined from an average of the level of anti-amyloid peptide antibody in the biological sample from a population of age-matched normal subjects who do not show any symptoms of Alzheimer's Disease.

13. The method according to claim 10, wherein the normal level is determined from an average of the level of anti-amyloid peptide antibody in the biological sample from a population of all subjects, including subjects who do not show any symptoms of Alzheimer's Disease.

14. The method according to claim 10, which comprises determining

the level of anti-amyloid peptide antibody in the biological sample by immunoassay.

15. The method according to claim 10, wherein the subject is from a family that has a member or members with familial Alzheimer's Disease.

16. A method for assessing risk of Alzheimer's Disease in a subject, which method comprises comparing a level of anti-$A\beta_{42}$ antibody in a biological sample, wherein the subject does not exhibit symptoms of cognitive dysfunction or memory dysfunction from a subject to a normal level, wherein a lower level in the biological sample from the subject indicates the presence of Alzheimer's Disease.

17. The method according to claim 2, wherein the subject is from a family that has a member or members with familial Alzheimer's Disease.

18. The method according to claim 16, wherein the subject is in his or her seventh or eighth decade.

19. A method for treating or preventing the onset of Alzheimer's Disease, which method comprises administering a therapeutically effective amount of a human anti-$A\beta_{42}$ antibody to a subject believed to suffer from or be at risk for developing Alzheimer's Disease.

20. The method according to claim 19, wherein the antibody is a monoclonal antibody.

21. The method according to claim 20, wherein the monoclonal antibody is a humanized antibody.

22. A method for treating or preventing the onset of Alzheimer's Disease, which method comprises administering a therapeutically effective amount of a human anti-$A\beta_{42}$ antibody to a subject believed to suffer from or be at risk for developing Alzheimer's Disease, wherein the therapeutically effective amount of the antibody is an amount that provides a level of the antibody in a biological sample from the subject that is at least the same as a normal level.

23. The method according to claim 22, wherein the level of the antibody in a biological sample from the subject is greater than the normal level.

24. The method according to claim 19, which further comprises determining the level of anti-amyloid peptide antibody in the biological sample by immunoassay.

25. The method according to claim 24, wherein the immunoassay is an enzyme-linked immunosorbent assay.

26. The method according to claim 24, wherein the biological sample is blood, serum, or plasma.

27. The method according to claim 14, wherein the normal level is determined from an average of the level of anti-amyloid peptide antibody in the biological sample from a population of age-matched normal subjects who do not show any symptoms of the Alzheimer's Disease.

28. The method according to claim 24, wherein the normal level is determined from an average of the level of anti-amyloid peptide antibody in the

biological sample from a population of all subjects, including subjects who do not show any symptoms of the Alzheimer's Disease.

29. The method according to claim 19, wherein the subject is from a family with a member or members with familial Alzheimer's Disease.

30. A method for diagnosing Alzheimer's Disease, which method comprises detecting binding of a natural anti-amyloid antibody to amyloid in a brain of a subject suspected of suffering Alzheimer's Disease.